



Securities and investment advisory services offered through Transamerica Financial Advisors, Inc. (TFA), Transamerica Financial Group Division – Member FINRA, SIPC and Registered Investment Advisor. Non-Securities products and services are not offered through TFA. Insurance products offered through World Financial Group Insurance Agency, Inc. (WFGIA), World Financial Group Insurance Agency of Hawaii, Inc., World Financial Group Insurance Agency of Massachusetts, Inc., World Financial Group Insurance Agency of Wyoming, Inc., World Financial Insurance Agency, Inc. and/or WFG Insurance Agency of Puerto Rico, Inc.

TFA and WFGIA are affiliated companies.
WFG Headquarters: 11315 Johns Creek Parkway,
Johns Creek, GA 30097 Tel: 770.453.9300
TFA Headquarters: 570 Carillon Parkway,
St. Petersburg, FL 33716 Tel: 800.322.7161

© 2012 Transamerica Financial Advisors, Inc.
2627/2.12
TFG37821-0212

FOR RECRUITING USE ONLY

THE ULTIMATE FINANCIAL SERVICES BUSINESS PLATFORM

The Opportunity You Want.
The Support You Need.



People's financial circumstances have changed. Many individuals and families struggle to meet their most basic financial needs as pension plans and traditional retirement accounts are no longer enough to sustain them during retirement. These everyday people have been forced to become more money savvy as they — not their employers — must bear the responsibility for their retirement.

But the financial industry has changed, too. Financial services professionals find themselves working in a complex industry with a vast amount of investment options to consider.

In fact, today's volatile markets demand diverse investment options for clients. In addition, middle-income people are in search of a well-respected, value-driven financial services company that will help them develop strategies for their families' long-term well-being.

Transamerica Financial Advisors Inc., Transamerica Financial Group Division (TFG) is that company.

Transamerica Financial Group Division (TFG) brings investment and professional money management services previously reserved for the very wealthy to middle-income families. Unlike many financial services firms, TFG offers investment products and services to middle-income families that have less than a six-figure investment.*

TFG works with a team of some of the most well-known product providers and third-party money managers in the industry, giving its representatives the ability to choose appropriate products and services for their clients' financial circumstances. And, with the vast options these representatives have at their disposal, clients can be confident that they will be armed with the knowledge, products and services that can help them weather economic change.



Registered representatives with TFG have the opportunity to expand their businesses by offering products and services that require a high degree of licensing. By working closely with some of the industry's most well-known product providers, our representatives remain competitive in the industry, giving clients a variety of options — including mutual funds, 529 plans and variable insurance products — that can help them meet their investment needs.

In addition, as a representative with TFG, you have:

- The chance to build a team of individuals eager to work in the securities industry.
- The support of the registration, business review, compliance, supervisory, education, advanced sales training departments and other back office support.
- Access to technology to help you better perform various tasks needed to run your business, such as electronic application submissions and securities trades.
- Increased earning potential through selling additional products and services.
- Access to a corporate website that will provide the latest forms, alerts, bulletins and information specific to your securities business.
- The ability to start part time and build your financial services business at your own pace.

The Power Of Choice

TFG recognizes that its clients have diverse financial needs. That's why its wide array of products is available to help clients reach their goals. Products offered include:

- Life Insurance
- Mutual Funds
- Variable and Indexed Annuities
- IRAs, 403(b), 401(k)/ Retirement Plan rollovers
- 529 College Savings Plans

These diverse product offerings help TFG representatives address the challenges that clients face both near- and long-term.

ABOUT TRANSAMERICA FINANCIAL ADVISORS

- Transamerica Financial Advisors, Inc., is a full-service, fully licensed, independent Broker/Dealer and Registered Investment Advisor firm that has served its clients for more than 27 years.
- Transamerica Financial Advisors, Inc., regularly reviews and updates product offerings and technology to better serve its clients and representatives.
- Transamerica Financial Advisors, Inc., focuses on creating, growing and managing wealth through a range of financial products and services. The company's vision is to enhance the present and future economic well-being of its clients and representatives.

* Transamerica Financial Group representatives must be properly licensed Registered Representatives and/or Investment Advisor Representatives of Transamerica Financial Advisors to offer securities and/or investment advisory products to clients.

Investment Advisory Services

Dramatic declines in the stock market can have a significant impact on investors' holdings. Recent economic events have shown that investors, particularly those in or near retirement, are living longer and need professional help managing their money. TFG works with some of the most well-known third-party money managers. The management strategies employed by these managers can generally be categorized as tactical or strategic. Tactical management strives to protect assets during market downturns while participating in market upturns.

As an Investment Advisor Representative with TFG, take advantage of:

- **A fee-based income.** Your income is not based on commissions, but rather on a percentage of your client's assets placed under management.
- **Relationships with leading third-party money managers.** TFG's third-party money managers use advanced market monitoring technology to actively monitor their model portfolios. This allows you to focus on identifying strategies that can help your clients meet their objectives.
- **An untapped market.** As pension plans begin to dwindle, middle-income families are in search of personal professional money management. TFG's third-party money managers treat smaller accounts with the same care with which they handle their largest accounts, helping everyday people reach their financial goals.
- **The chance to build a team.** As an independent professional, you can build a team of other representatives and earn a percentage of the business that they bring to your organization.
- **Support to grow your business.** Receive solid marketing, training and back office support to help you build a successful business.

THE NEED FOR MONEY MANAGEMENT

- Market Fluctuations
- Globalization
- Increasing debt
- Decreasing value of the dollar
- Rising interest rates
- Increased cost of living
- Aging population without adequate savings
- Domestic and Foreign Debt Crises

Industry Leaders On Your Team

Each product provider and money management firm offers unique products, services and/or investment strategies. TFG works with firms that are dedicated to the highest standards. Before selecting companies to work with, due diligence is conducted, which is bolstered by ongoing assessment reviews.

ABOUT TFG'S THIRD-PARTY MONEY MANAGERS

- Monitor model portfolios based on stated investment objectives.
- Offer disciplined offensive and defensive strategies.
- Charge a fee based on assets under management rather than on a transactional basis.¹
- Provide 24-hour online access.
- Widen services to the growing middle-income market by managing accounts with \$5,000 or more in assets.²

¹ Transaction fees and/or other fees may be charged by the account custodian or broker/dealer in addition to the advisory fee.

² Minimum account size varies by third-party money management firms.



Most representatives have only so many hours in the day to take care of their responsibilities. They must attend to all daily business activities, including finding new clients, overseeing operations in their branches, developing marketing materials and staying abreast of ever-changing compliance issues.

But with the support and resources available with TFG, representatives have the ability to focus on building their businesses and maintaining strong balances between work and family life. Here's how:

Marketing Services

TFG hosts a variety of seminars supported by local leadership, money managers and TFG executives. Additionally, you have access to approved presentations, advertising, announcements and marketing materials.

Comprehensive Client Solutions

Our affiliated and unaffiliated companies give you access to a full range of products and services in nearly every sector of financial services.

Compliance and Supervisory Support

Our turnkey supervisory structure — including local branch managers and headquarters' staff — transforms compliance functions into streamlined processes designed to help you build your business.

A Unique Business Building Model

With TFG, you have the chance to work with other industry professionals and open offices with few territory restrictions.

Leadership Training and Mentoring Programs

TFG has some of the most dynamic leaders in the industry, who are ready to offer you a hand to become the best that you can be.

Outsourced asset management

Portfolio management is moving to a new level, and our relationships with leading money-management firms help us deliver innovative investment advisory solutions for your clients.

Recurring Revenue

At TFG, we help you add an advisory fee-based revenue strategy to your transaction-based business.



TFG is a division of Transamerica Financial Advisors, Inc., a broker-dealer and registered investment advisor and an affiliate of World Financial Group, Inc. (WFG). TFG works with WFG to provide outstanding back office support, including insurance licensing administration, commissions processing and other key functions to support your business.

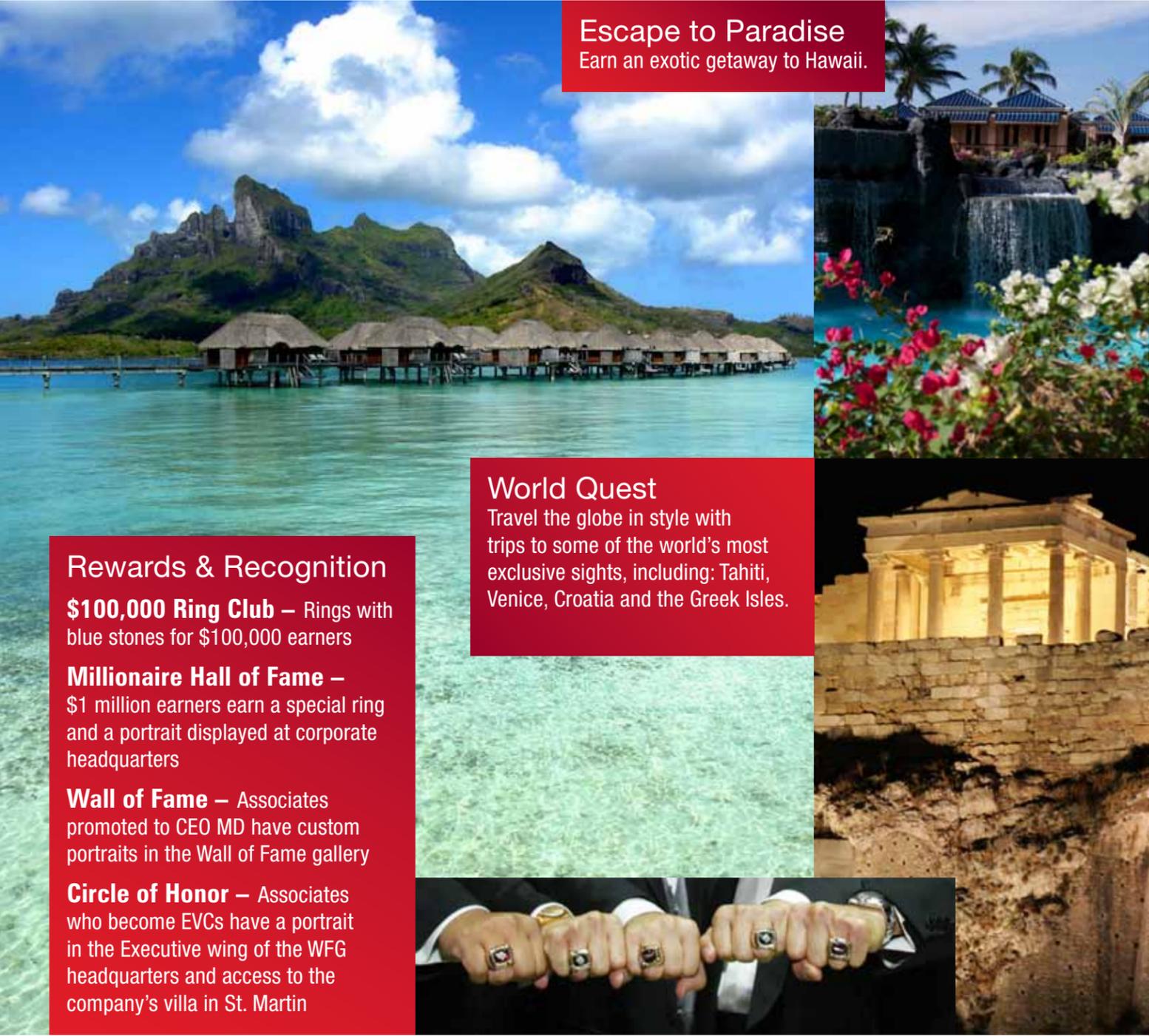
Through this strategic relationship, all TFG representatives are supported by a dynamic business platform to expand their operations and help clients reach their financial goals.*



* To become a representative of Transamerica Financial Group you must first become an associate of World Financial Group, Inc.

Rewarding Your Achievements

A career with TFG will not only reward you with entrepreneurial freedom, but you also have the satisfaction of helping families pursue brighter financial futures. In addition, you have the opportunity to be recognized for your achievements through our various reward programs.³



Escape to Paradise
Earn an exotic getaway to Hawaii.

World Quest
Travel the globe in style with trips to some of the world's most exclusive sights, including: Tahiti, Venice, Croatia and the Greek Isles.

Rewards & Recognition

\$100,000 Ring Club – Rings with blue stones for \$100,000 earners

Millionaire Hall of Fame – \$1 million earners earn a special ring and a portrait displayed at corporate headquarters

Wall of Fame – Associates promoted to CEO MD have custom portraits in the Wall of Fame gallery

Circle of Honor – Associates who become EVCs have a portrait in the Executive wing of the WFG headquarters and access to the company's villa in St. Martin



Through its innovative practices, TFG has created a new way of doing business for a new era of investing and money management. Join a team of leading industry partners and visionaries, and begin helping people develop financial strategies that can serve their futures.

³ All contests, awards and related promotional criteria, events and designations are offered by or through World Financial Group, Inc. (WFG), an affiliate of Transamerica Financial Advisors, in accordance with applicable FINRA rules and regulations. In order to qualify, an individual must be a member in good standing of WFG and its affiliated companies.